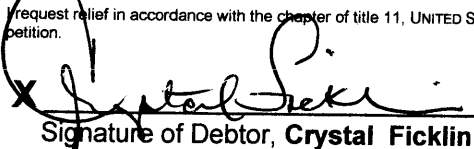
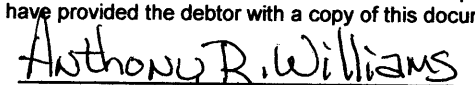
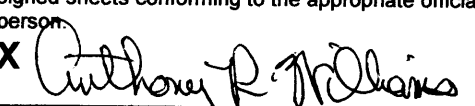


Form B1		UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO	Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): Ficklin, Crystal	Name of Joint Debtor (Spouse) (Last, First, Middle): None.		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None.	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None.		
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 9382 / None.	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): None. / None.		
Street Address of Debtor (No. & Street, City, State & Zip Code): 7920 Spafford Rd Cleveland, OH 44105	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): None.		
County of Residence or of the Principal Place of Business: Cuyahoga	County of Residence or of the Principal Place of Business: None.		
Mailing Address of Debtor (If different from street address): None	Mailing Address of Joint Debtor (If different from street address): None.		
Location of Principal Assets of Business Debtor (If different from address noted above): ,			
INFORMATION REGARDING DEBTOR (Check the Applicable Boxes)			
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business	Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached.		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 USC Sec. 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under defined in 11 USC Sec. 1121(e) (Optional)			
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			THIS SPACE IS FOR COURT USE ONLY <div style="transform: rotate(-90deg); transform-origin: center;"> U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO CLEVELAND </div> <div style="font-size: 2em; font-weight: bold; transform: rotate(-90deg);"> FILED </div> <div style="font-size: 1.2em;"> 2005 OCT 14 PM 1:30 </div>
Estimated Number of Creditors <input checked="" type="checkbox"/> 1 - 15 (1)			
Estimated Assets <input checked="" type="checkbox"/> \$100,001 to \$500,000 (3)			
Estimated Debts <input checked="" type="checkbox"/> \$100,001 to \$500,000 (3)			

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Crystal Ficklin	
Form B1, Page 2			
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None.		Case Number: None.	
		Date Filed: None.	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None.		Case Number: None.	
District: None.		Relationship: None.	
		Judge: None.	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) <small>I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, UNITED STATES CODE, understand the relief available under each such chapter, and choose to proceed under Chapter 7.</small> <small>I request relief in accordance with the chapter of title 11, UNITED STATES CODE, specified in this petition.</small>  Signature of Debtor, Crystal Ficklin <input checked="" type="checkbox"/> Signature of Joint Debtor, 216-533-9383 Telephone Number (If not represented by attorney) Date: 10/13/05		EXHIBIT A <small>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11.)</small> <input type="checkbox"/> Exhibit "A" is attached and made a part of this petition.	
<input checked="" type="checkbox"/> Signature of Attorney for Debtor(s) 216-533-9383 Telephone Number (If not represented by attorney) Date: 10/13/05		EXHIBIT B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner(s) named in the foregoing petition, declare that I have informed the petitioner(s) that (he, she or they) may proceed under chapter 7, 11, 12 or 13 of Title 11, UNITED STATES CODE, and have explained the relief available under each such chapter.</small> <input checked="" type="checkbox"/> Signature of Attorney for Debtor(s) Date	
Signature of Attorney <input checked="" type="checkbox"/> Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number: Date:		Signature Of Non-Attorney Bankruptcy Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Printed Name of Bankruptcy Petition Preparer 287-52-4231 Social Security Number (Required by 11 U.S.C. Sec. 110(c).) 14924 Lake Ave, Lakewood, CO 80407 Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
Signature of Debtor (Corporation/Partnership) <small>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, UNITED STATES CODE, specified in this petition.</small> <input checked="" type="checkbox"/> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date:		If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person. <input checked="" type="checkbox"/>  Signature of Bankruptcy Petition Preparer Date: 10-13-05 <small>A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec. 110 and 18 U.S.C. Sec. 156.</small>	

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

05-93075

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached	Num. Pages	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - REAL PROPERTY	YES	2	\$355,000.00		
B - PERSONAL PROPERTY	YES	3	\$2,497.28		
C - PROPERTY CLAIMED AS EXEMPT	YES	1			
D - CREDITORS HOLDING SECURED CLAIMS	YES	3		\$416,000.00	
E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	YES	1		\$0.00	
F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS	YES	2		\$47,388.66	
G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	YES	1			
H - CODEBTORS	YES	1			
I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)	YES	1			\$2,312.70
J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)	YES	1			\$2,997.06
Total Number of Sheets in ALL Schedules		16			
Total Assets			\$357,497.28		
Total Liabilities				\$463,388.66	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "H, W, J or C." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTIONS	AMOUNT OF SECURED CLAIM
Permanent Parcel No. 108-30-024 / 370 L 1PRO 0132 All / Two Family Dwelling 777 Linn Drive Cleveland, Ohio 44108	fee simple	W	\$55,000.00	\$80,000.00
Permanent Parcel No. 129-24-135 / 437 Ricehts 0275 All / Single Family Dwelling 2995 E. 125th St Cleveland, Ohio 44112	fee simple	W	\$35,000.00	\$72,000.00
Permanent Parcel No. 671-02-043 / 366 STR1EB #1 0015 / All Two Family Dwelling 1371 E. 133rd St East Cleveland, ohio 44112	fee simple	W	\$55,000.00	\$85,000.00
Permanent Parcel #117-14-006 / 10 ColHts 0119 All / Single Family Dwelling 16616 Endora Ave Cleveland, Ohio 44112	fees simple	W	\$50,000.00	\$76,000.00

SCHEDULE A - REAL PROPERTY 1 - 2

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTIONS	AMOUNT OF SECURED CLAIM
Permanent Parcel # 139-13-003 / 61 51 SHOV LK 0357 ALL /Single Family Dwelling 3761 E. 147 St. Cleveland, Ohio 44128	fee simple	W	\$55,000.00	\$80,000.00
Permanent Parcel No. 109-04-155 b127 Single Family Dwelling 10406 Kempton Ave. Cleveland, Ohio 44108	fee simple	W	\$50,000.00	\$90,000.00
Permanent Parcel Number 117-11- 140 3645 4 Tprop 0012 All / Single Family Dwelling 527 E. 124 St. Cleveland, Ohio 44108	fee simple	W	\$55,000.00	\$80,000.00
TOTAL			\$355,000.00	

SCHEDULE A - REAL PROPERTY 2 - 2

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "H, W, J or C." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N o n e	DESCRIPTION AND LOCATION OF PROPERTY	H W J o r C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand 7920 Spafford Rd Cleveland, Oh 44105	W	\$13.65
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Charter One Checking acct #4822 7920 Spafford Rd Cleveland, Oh 44105	W	\$13.63
3. Security deposits with public utilities, telephone companies, landlords and others.	X			\$ 0.00
4. Household goods and furnishings, including audio, video and computer equipment.		Household Goods 7920 Spafford Rd Cleveland, Oh 44105	W	\$320.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc and other collections or collectibles.	X			\$ 0.00
6. Wearing apparel.		Wearing Apparel 7920 Spafford Rd Cleveland, Oh 44105	W	\$150.00
7. Furs and jewelry.	X			\$ 0.00
8. Firearms and sports, photographic and other hobby equipment.	X			\$ 0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			\$ 0.00
10. Annuities. Itemize and name each issuer.	X			\$ 0.00
11. Interests in IRA, ERISA, Keogh or other pension or profit-sharing plans. Itemize.		401k c/o Cunningham, 230 West Huron Cleveland, Ohio 44113	W	\$2,000.00

SCHEDULE B - PERSONAL PROPERTY 1 - 3

TYPE OF PROPERTY	N o n e	DESCRIPTION AND LOCATION OF PROPERTY	H W J o r C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			\$ 0.00
13. Interests in partnerships or joint ventures. Itemize.	X			\$ 0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			\$ 0.00
15. Accounts receivable.	X			\$ 0.00
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	X			\$ 0.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			\$ 0.00
18. Equitable or future interests, life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			\$ 0.00
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			\$ 0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims or the debtor and rights to setoff claims. Give estimated value of each.	X			\$ 0.00
21. Patents, copyrights and other intellectual property. Give particulars.	X			\$ 0.00
22. Licenses, franchises and other general intangibles. Give particulars.	X			\$ 0.00
23. Automobiles, trucks, trailers and other vehicles.	X			\$ 0.00
24. Boats, motors and accessories.	X			\$ 0.00
25. Aircraft and accessories.	X			\$ 0.00
26. Office equipment, furnishings and supplies.	X			\$ 0.00
27. Machinery, fixtures, equipment and supplies used in business.	X			\$ 0.00
28. Inventory.	X			\$ 0.00
29. Animals.	X			\$ 0.00

SCHEDULE B - PERSONAL PROPERTY 2 - 3

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

TYPE OF PROPERTY	N o n e	DESCRIPTION AND LOCATION OF PROPERTY	H W J or C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	X			\$ 0.00
31. Farming equipment and implements.	X			\$ 0.00
32. Farm supplies, chemicals and feed.	X			\$ 0.00
33. Other personal property of any kind not already listed. Itemize.	X			\$ 0.00
Total				\$2,497.28

SCHEDULE B - PERSONAL PROPERTY 3 - 3

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which the debtor is entitled under

☐ 11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
None.			

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H, W, J, or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. No. 0070816350 AMC Mortgage PO Box 11000 Santa Ana CA 92711		W	2004 mortgage PPN 117-14-006/10 COLHTS 0119 All /Singe Family Dwelling VALUE \$50,000.00				\$76,000.00	\$26,000.00
Acct. No. 0019409184 Chase Bank P. O. Box 509011 -Dept 310 San Diego CA 92150		W	2004 mortgage single family - PPN129- 24-135/437 RICEHTS 0275 ALL VALUE \$72,000.00				\$35,000.00	\$0.00
Subtotal this page							\$111,000.00	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H, W J, or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. No. 001939492233 Chase Bank P. P. Box 50911 - Dept 312 San Diego CA 92150		W	2004 mortgage PPN# 139-13-003 / 61 51 SHOVLK 0357 ALL / Single Family Dwelling VALUE \$80,000.00				\$55,000.00	\$0.00
Acct. No. 0017567843 / 0017567827 Chase Bank P. O. Box 509011-Dept 310 San Diego, CA 92510		W	2004 mortgage PPN 108-30-024 / 370 L 1PRO 0132 ALL /Single Family Dwelling VALUE \$0.00				\$0.00	\$0.00
Acct. No. 0008140352 EMC Mortgage P. O. Box 141358 Irving Texas 75014-1358		W	2004 mortgage / Two Family Dwelling VALUE \$55,000.00				\$55,000.00	\$0.00
Acct. No. 9382 GMAC P. O. Box 210760 Alburn Hills MI 48321		W	2005 Lease 2005 CTS Cadillac VALUE \$25,000.00				\$25,000.00	\$0.00
Subtotal this page							\$135,000.00	

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H, W J, or C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Acct. No. 322741109 HomeEq Mortgage Services P. O. Box 70830 Charlotte NC 28272-0830		W	2004 mortgage PPN 111-11-140 / 3645 TPROP 0012 ALL / Single Family Dwelling VALUE \$55,000.00				\$80,000.00	\$25,000.00
Acct. No. 0665462339 Washington Mutual P. O. Box 830105 Baltimore MD 21283-0101		W	2004 mortgage single family - 10406 Kempton Ave VALUE \$50,000.00				\$90,000.00	\$40,000.00
Subtotal this page							\$170,000.00	
TOTAL							\$416,000.00	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS 3 - 3

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of a debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick pay owing to employees, up to a maximum of \$4925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).

☐ **Alimony, maintenance, and support**

Debts to a spouse, former spouse, or child of the debtor, for alimony to, maintenance for, or support of such spouse or child. 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and other certain debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J o r C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Acct. No. 4104140008464738 Chase Bank P. O. Box 100044 Kennesaw CA 30156-9244		W	2000 credit card				\$2,900.00
Acct. No. 4317957040029812 Citi-Visa PO Box 6004 Sioux Falls SD 57117-6004		W	2000 credit card				\$4,194.42
Acct. No. 1 5000 1006 4965 Dominion East Ohio P. O. Box 26785 Richmond VA 23261		W	2005 gas bill				\$ 954.00
Subtotal this page							\$8,048.42

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J o r C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Acct. No. 656801 17 131772 HSBC 961 Weigel Drive Elmhurst, IL 60126		W	2005 loan				\$10,500.00
Acct. No. 3053298481 Kay Jewelers PO Box 74025 Cincinnati, Ohio 45274		W	2005 credit card				\$3,442.24
Acct. No. 9382 Mazda American Credit c/o Rosemary Talf Milby 323 Lakeside Ave., West Cleveland, Ohio 44113		W	2004 loan				\$25,398.00
Subtotal this page							\$39,340.24
TOTAL							\$47,388.66

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC P. O. Box 210760 Albun Hills MI 48321	2005 CTS Cadillac This is not a nonresidential real property lease.

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case, should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
None.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Unmarried	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP: DeVante Ficklin - S	AGE: 13
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Manager	None.
Name of Employer	Cunningham	None.
How long employed	3 years	None.
Address of Employer	230 West Huron , Cleveland Ohi 44113	None.

Income: (Estimate of average monthly income)

Current monthly gross wages, salary and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify): None.
None.

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE-HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance (specify): None.

Pension or retirement income

Other monthly income (specify):

Debtor: None.

Spouse: None.

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$2,312.70

DEBTOR

SPOUSE

\$3,083.60

\$ 0.00

\$ 0.00

\$ 0.00

\$3,083.60

\$ 0.00

\$ 770.90

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 770.90

\$ 0.00

\$2,312.70

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$2,312.70

\$ 0.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 539.00
Are real estate taxes included? No.	
Is property insurance included? No.	
Utilities: Electricity and heating fuel	\$ 360.00
Water and sewer	\$ 13.00
Telephone	\$ 89.00
Other (specify): cell phon	\$ 113.00
Home maintenance (repairs and upkeep)	\$ 0.00
Food	\$ 350.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 0.00
Medical and dental expenses	\$ 0.00
Transportation (not including car payments)	\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 15.00
Charitable contributions	\$ 120.00
Insurance (not deducted from wages or included in home mortgage payment)	
Homeowner's or renter's	\$ 100.00
Life	\$ 54.00
Health	\$ 50.06
Auto	\$ 247.00
Other (specify): None.	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) None.	\$ 0.00
Installment payments	
Auto	\$ 0.00
Other: None.	\$ 0.00
Alimony, maintenance and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession or farm.	
(attach detailed statement)	\$ 0.00
Other: Lease Payment	\$ 647.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$2,997.06

(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$2,312.70
B. Total projected monthly expenses	\$2,997.06
C. Excess income (A minus B)	(\$ 684.36)
D. Total amount to be paid into plan each (interval).	

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheet(s), and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/13/05

Signature Crystal Ficklin
Crystal Ficklin, Debtor

Date: _____

Signature _____
, Joint Debtor

(If joint case, both spouses must sign)

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF
CORPORATION OR PARTNERSHIP**

I, the [the president or other officer or an authorized agent of the partnership] of the entity named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheet(s), and that they are true and correct to the best of my knowledge, information and belief.

Date: _____ by
Signature _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER

(See 11 U.S.C. 4, 6 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Anthony R. Williams

Printed or typed name of Bankruptcy Petition Preparer

287-52-4231

Social Security No. (Required by 11 U.S.C. Sec. 110(c).)

14921 Lake Ave., Lakewood, O 44107

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Anthony R. Williams

Signature of Bankruptcy Petition Preparer

10-13-05

Date

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec. 110 and 18 U.S.C. Sec. 156.

Penalty for making a false statement or concealing property.

Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Secs. 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

In re

Crystal Ficklin,

05-93075

Case No.

Debtor(s).

Address
7920 Spafford Rd
Cleveland, OH 44105

Chapter 7

Last four digits of Social Security No(s).
9382

Employer's Tax Identification Nos. [if any]
None.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be surrendered.

Description of Property	Creditor's name
10406 Kempton Ave., Cleve Ohio 44108	Washington Mutual
2995 E. 125th St., Clevelan Ohio 44112	Chase Bank
1371 E. 133rd, East Cleve Ohio 44112	EMC Mortgage
16616 Endora, Cleveland Oh	AMC Mortgage
527 E. 124 St, Cleveland, Ohio 44108	HomeEq Services
3761 E. 147th St., Cleve Ohio 44128	Chase Banke
777 Linn Drive. Cleveland, Ohio 44108	Chase Bank
2004 Mazda	Mazda American Credit

In re Crystal Ficklin,

05-93075
Case No.

Debtor(s).

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(continuation sheet)

b. Property to be retained

(Check any applicable statement.)

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. Sec. 722	Debt will be reaffirmed pursuant to 11 U.S.C. Sec. 524(c)
2005 Cadillac CTS	GMAC			

In re Crystal Ficklin,

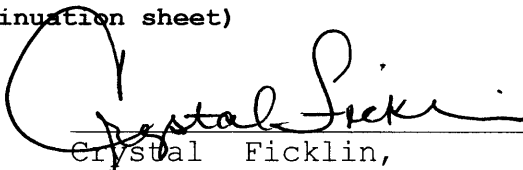
Case No.

Debtor(s).

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(continuation sheet)

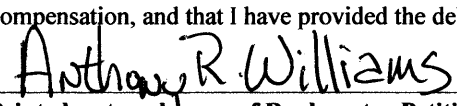
Date: 10/13/05


Crystal Ficklin,
Signature of Debtor

Date: _____

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. Sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.


Printed or typed name of Bankruptcy Petition Preparer

287-52-4231

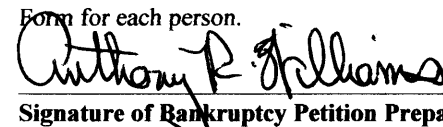
Social Security No.

(Required by 11 U.S.C. Sec. 110(c).)

14921 Lake Ave, Lakewood, OH 44107
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.


Signature of Bankruptcy Petition Preparer

10-13-05
Date

*A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
11 U.S.C. Sec. 110 and 18 U.S.C. Sec. 156.*

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

In re **Crystal Ficklin,**

Debtor(s).

Case No.

Chapter

05-93075

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In Business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. Sec. 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

\$35,127.80 year to date

employment

\$35,000.00 - 2004

employment

\$28,000.00 - 2003

employment

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

n/a

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

3. Payments to creditors

None



3.a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	------------------	-------------	--------------------

n/a

None



3.b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	------------------	-------------	--------------------

n/a

4. Suits and administrative proceedings, executions, garnishments and attachments

None

4.a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the commencement of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

Wells Fargo Bank NA as
Trustee vs Ficklin
CV 05-572546

Foreclosure

Cuyahoga County
Common Pleas
Justice Center,
Cleveland, ohio

Active

None



4.b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

n/a

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE, TRANSFER
OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

n/a

6. Assignments and receiverships

None



6.a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR
SETTLEMENT

n/a

None



6.b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CUSTODIAN

NAME AND LOCATION OF
COURT, CASE TITLE &
NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE
OF PROPERTY

n/a

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF
GIFT

n/a

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS
WAS COVERED IN WHOLE OR IN PART BY INSURANCE,
GIVE PARTICULARS

DATE OF LOSS

n/a

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy with one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF
PAYOR IF OTHER THAN
DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE OF
PROPERTY

Anthony R. Williams
14921 Lake Ave., Apt1,
Lakewood, Ohio 44107

10/11/05

\$150.00

Fine Gottherer \$ Assoc`



10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

Charles Ficklin
7920 Spafford Rd., Cleveland Ohio
44105
Brother

10/05

house - 7920 Spafford Rd.,
Cleve ohio 44105
\$72,000.00

11. Closed financial accounts

In re Crystal Ficklin,

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND
AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF
SALE OR CLOSING

n/a

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF
ANY

n/a

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

n/a

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

n/a

15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

n/a

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six- year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

n/a

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



17.a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL
LAW

None



17.b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL
LAW

None



17.c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

In re **Crystal Ficklin,**

Case No.

Debtor(s).

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

18. Nature, location and name of business

None



18a.

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER ID NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
------	-----------------------	---------	-----------------------	--

n/a

None



18.b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

In re Crystal Ficklin,

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Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None



19.a. List all bookkeepers and accountants who, within the two years immediately preceding the commencement of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

n/a

None



19.b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATE SERVICES RENDERED

n/a

None



19.c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

n/a

None



19.d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

n/a

In re **Crystal Ficklin,**

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STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

20. Inventories

None



20.a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY

SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market, or other basis)

n/a

None



20.b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

n/a

21. Current Partners, Officers, Directors and Shareholders

None



21.a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

n/a

None



21.b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF
STOCK OWNERSHIP

n/a

In re **Crystal Ficklin,**

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Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

22. Former partners, officers, directors and shareholders

None
☒

22.a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

n/a

None
☒

22.b. If the debtor is a corporation, list all officers, or directors whose relationships with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

n/a

23. Withdrawals from a partnership or distribution by a corporation

None
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF
WITHDRAWAL

AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY

n/a

24. Tax Consolidation Group

None
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

n/a

25. Pension Funds

None
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

In re **Crystal Ficklin,**

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STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

n/a

* * * * *

In re Crystal Ficklin,

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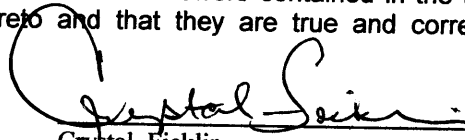
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS
(Continuation Sheet)

[If completed an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/13/05



Crystal Ficklin

Signature of Debtor

Date _____

Signature of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

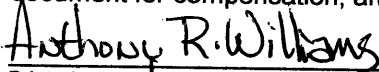
by

Signature

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. Sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.



287-52-4231

Printed or typed name of Bankruptcy Petition Preparer

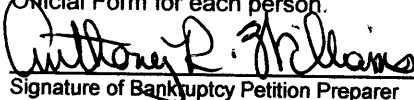
Social Security No. (Required by 11 U.S.C. Sec. 110(c).)

14921 Lake Ave., Lakewood, O 44107

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.



10-13-05

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec. 110 and 18 U.S.C. Sec. 156.

Penalty for making a false statement:

Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
DIVISION

05-93075

In the Matter of:

CASE NO.

Crystal Ficklin

Chapter 7

Debtor(s).

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify under penalty of perjury that the attached matrix listing of creditors is true, correct and accurate to the best of the knowledge and belief of the debtor(s).

Dated:

10/13/05

Crystal Ficklin, Signature of Debtor

, (Signature of Joint Debtor, if any)